

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

☐ Valuation of Security ☐ Assumption of Executory Contract or Unexpired Lease ☐ Lien Avoidance

Last Revised December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

IN RE:

Case No. **18-23614**

Judge **Michael B. Kaplan**

**Barous, Irene**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☒ Original

☐ Modified/Notice Required

Date: **July 20, 2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: **DES**

Initial Debtor: **IB**

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay \$ **250.00** per **month** to the Chapter 13 Trustee, starting on **8/01/2018** for approximately **36** months.
- b. The Debtor shall make plan payments to the Trustee from the following sources:  
☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:  
☒ Sale of real property  
 Description: **27 Blenheim Road, Manalapan, NJ**  
 Proposed date for completion: **7/01/2019**  
  
☒ Refinance of real property  
 Description: **27 Blenheim Road, Manalapan, NJ - Acquiring Assumption**  
 Proposed date for completion: **07/01/2019**  
  
☒ Loan modification with respect to mortgage encumbering property  
 Description: **27 Blenheim Road, Manalapan, NJ - Acquiring Assumption**  
 Proposed date for completion: **1/01/2019**
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

- a. Adequate protection payments will be made in the amount of \$ **None** to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ **2,180.00** to be paid directly by the debtor(s) outside the Plan, pre-confirmation to **Bank of America, NA** (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
<b>Straffi &amp; Straffi</b>	<b>Administrative Expense</b>	<b>3,500.00</b>
<b>Western Monmouth Utilities Authority</b>	<b>Taxes</b>	<b>654.00</b>
<b>Chapter 13 Standing Trustee</b>	<b>507(a)(1)</b>	<b>to be determined</b>

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
<b>None</b>			

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: [ ] NONE**

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>Bank Of America, NA</b>	<b>27 Blenheim Rd, Manalapan, NJ 07726-2626</b>	<b>77,544.00</b>	<b>0.00%</b>	<b>0.00</b>	<b>2,180.00</b>

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: [X] NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
<b>None</b>					

**c. Secured claims excluded from 11 U.S.C. 506: [X] NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
<b>None</b>				

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments [X] NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
<b>None</b>							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender [X] NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
<b>None</b>			

**f. Secured Claims Unaffected by the Plan [X] NONE**

The following secured claims are unaffected by the Plan:

**None**

**g. Secured Claims to Be Paid in Full Through the Plan [X] NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
<b>None</b>		

**Part 5: Unsecured Claims [ ] NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
Not less than \_\_\_\_\_ percent  
**X** *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
<b>Dept of Ed/582/Nelnet</b>	<b>Student Loans</b>	<b>Paid at 100%</b>	<b>5,809.00</b>

**Part 6: Executory Contracts and Unexpired Leases [X] NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
<b>None</b>				

**Part 7: Motions**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). [ ] NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
<b>None</b>							

**b. Motion to Void Liens and Reclassify Claim from Secured to Completely Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Total Amount of Lien to be Reclassified
<b>None</b>						

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. [X] NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
<b>None</b>					

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Sections 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Trustee shall pay allowed claims in the following order:

- 1) **Trustee Commissions**
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

**d. Post-petition claims** The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☒ NONE**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below <b>why</b> the Plan is being modified.	Explain below <b>how</b> the Plan is being modified.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE  
☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: July 20, 2018 /s/ Daniel E. Straffi, Jr.  
Attorney for the Debtor

Date: July 20, 2018 /s/ Irene Barous  
Debtor

Date: July 20, 2018 \_\_\_\_\_  
Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: July 20, 2018 /s/ Daniel E. Straffi, Jr.  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: July 20, 2018 /s/ Irene Barous  
Debtor

Date: July 20, 2018

Joint Debtor

**Certificate of Notice Page 8 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Irene Barous  
 Debtor

Case No. 18-23614-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db  
 517632521 +Irene Barous, 27 Blenheim Road, Manalapan, NJ 07726-2626  
 517632522 A-1 Collections Svc, 2297 Highway 33, Hamilton Square, NJ 08690-1717  
 517632524 Amerisol, PO Box 65018, Baltimore, MD 21264-5018  
 517632523 Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
 517632527 Amex, PO Box 981537, El Paso, TX 79998-1537  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bankamerica, PO Box 982238, El Paso, TX 79998-2238)  
 517632526 +Bank Of America, NA, 100 N Tryon St, Charlotte, NC 28202-4031  
 517632528 +BioReference Laboratories, 481 Edward H Ross Dr, Elmwood Park, NJ 07407-3128  
 517632532 Catherine Jannarone Esq, 30 Freneau Ave Apt 1B, Matawan, NJ 07747-3391  
 517632535 Centrastate Medical Center, 901 West Main Street, Freehold, NJ 07728-2549  
 517632537 Chase Card, PO Box 15298, Wilmington, DE 19850-5298  
 517632536 Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517632538 Chase-pier1, PO Box 15298, Wilmington, DE 19850-5298  
 517632547 Dept of Ed/582/Nelnet, Attn: Claims/Bankruptcy, PO Box 82505, Lincoln, NE 68501-2505  
 517632549 Dsnb Macys, PO Box 8218, Mason, OH 45040-8218  
 517632551 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit, National Bankruptcy Service Center,  
 PO Box 62180, Colorado Springs, CO 80962-2180)  
 517632552 +Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000  
 517632553 +Freehold Radiology Group, PO Box 6545, Freehold, NJ 07728-6545  
 517632554 GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622  
 517632555 I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
 517632556 KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812  
 517632561 Regional Women's Health Group, LLC, PO Box 536, Voorhees, NJ 08043-0536  
 517632564 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054)  
 517632567 Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053,  
 Mason, OH 45040-8053  
 517632569 +Western Monmouth Utilities Authority, 103 Pension Rd, Manalapan, NJ 07726-8498

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 24 2018 00:10:56 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 24 2018 00:10:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517632531 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:14:13  
 Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119  
 517632529 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:13:30 Cap One NA,  
 PO Box 26625, Richmond, VA 23261-6625  
 517632530 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 24 2018 00:14:13 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517632539 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:28 Comenity Bank/Fashbug,  
 PO Box 182272, Columbus, OH 43218-2272  
 517632540 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:28 Comenity Bank/Fashion Bug,  
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 517632541 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:28  
 Comenity Bank/New York & Co, PO Box 182125, Columbus, OH 43218-2125  
 517632542 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:28 Comenity Bank/Nwyrk&Co,  
 220 W Schrock Rd, Westerville, OH 43081-2873  
 517632543 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:28 Comenity Bank/Vctrssec,  
 PO Box 182789, Columbus, OH 43218-2789  
 517632544 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:29  
 Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 517632545 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:29 Comenity Capital Bank/Hsn,  
 PO Box 182125, Columbus, OH 43218-2125  
 517632546 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:29 Comenity Capital/Hsn,  
 995 W 122nd Ave, Westminster, CO 80234-3417  
 517632548 E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2018 00:10:58 Dept of Education/Neln,  
 3015 S Parker Rd, Aurora, CO 80014-2904  
 517632550 E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 00:11:28 Fingerhut,  
 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  
 517632557 E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 00:09:52 Kohls/Capital One,  
 Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
 517632558 +E-mail/Text: bnckohlsnotices@becket-lee.com Jul 24 2018 00:09:53 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 517632559 +Fax: 407-737-5634 Jul 24 2018 01:14:52 Ocwen Loan Servicing, Attn: Research Dept,  
 1661 Worthington R Ste 100, West Palm Beach, FL 33409-6493  
 517632560 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 24 2018 00:10:29 Pier 1/Comenity Bank,  
 Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
 517652047 E-mail/Text: bnc-quantum@quantum3group.com Jul 24 2018 00:10:43  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Jul 23, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517632562 E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 00:13:21 Synch/tjx Cos, PO Box 965005, Orlando, FL 32896-5005  
517632563 E-mail/PDF: gecsedirecoverycorp.com Jul 24 2018 00:14:03 Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060  
517655574 +E-mail/Text: electronicbkydocs@nelnet.net Jul 24 2018 00:10:58 U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911  
517632568 E-mail/Text: bnc-bluestem@quantum3group.com Jul 24 2018 00:11:28 Webbank/fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517632566\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522)  
517632565\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026)  
517632525 ##Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
517632533 ##Central Credit Services, Inc., 20 Corporate Hills Dr, Saint Charles, MO 63301-3749  
517632534 ##+Central Jersey Emergency Medical Assoc, PO Box 2680, New Brunswick, NJ 08903-2680  
TOTALS: 0, \* 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Albert Russo docs@russotruster.com  
Daniel E. Straffi on behalf of Debtor Irene Barous bkclient@straffilaw.com,  
G25938@notify.cincompass.com/familyclient@straffilaw.com/bktrustee@straffilaw.com  
Kevin Gordon McDonald on behalf of Creditor BANK OF AMERICA, N.A. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4